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TRANSMITTAL FORM		Application Number	10/071,164
(to be used for all correspondence after initial filing)		Filing Date	2/07/2002
		First Named Inventor	Jeff Eder
		Art Unit	3628
		Examiner Name	Hyung Sough
Total Number of Pages in This Submission	16	Attorney Docket Number	AR - 45

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Remarks Managing Credit Risk excerpt (5 pages). Gates tries to inspire future techies (3 pages)		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Asset Trust, Inc.		
Signature	/B.J. Bennett/		
Printed name	B.J. Bennett		
Date	9/4/2005	Reg. No.	

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